

I have been an independent business owner for seven years and have successfully sponsored people into my business by being positive, informative, and very honest. I am very professional in dealing with prospects, let them know this is not a "get rich quick" plan, and that there is hard work involved and no guarantee of success. If I hear a "No", I respect their wishes. I would like to address my concerns to several specific issues to your FTC proposed rules for U.S. business opportunities.

*The requirement of a 7-day waiting period:* Good business people like to begin their business expansion as quickly as possible, and if they have to wait seven days it would mean the next person could not register a prospect for 14 days. In building a business in depth with five people all wanting to join the business, it could be over a month before the fifth person is registered. This would affect my business by delaying me income.

*The requirement to provide references:* I would not like to violate the privacy of other people in my business. There are plenty of opportunities for prospects to meet in person, other members of my team. In my experience, providing references has never been necessary in my business meetings.

*The requirement to provide a litigation list:* My business is based upon legal, ethical and moral values which I instill upon my team. A complete list of litigation would not be read by my prospects because of all the foreign legal jargon. This list will include all frivolous and cases with no merit. Let's get real here. How many people have read all the HIPAA regulations sent to us by every bank, credit card company, and medical office?

*The requirement for specific earnings disclosures:* Members' financial records are personal and don't serve any purpose except to cause jealousy and deceit. Every prospective business is unique and different based upon how that person chooses to build their business.

*The requirement for financial substantiation:* This is a people business and my income is not shared with other people. My team respects other people's privacy and is really only concerned with the health of their own business. My team will support everyone, but income is private just as what I might do with my income from the business. It is no concern to others if I donate all my income to my church, or buy lavish boats and cars. Each individual business has its own unique definition of success.

*Please Note:* That I and my business are opposed to the preceding five rule proposals as set forth.